



RHUMB LINES

Straight Lines to Navigate By



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Navy Benefits

"It's no secret that in today's economy, the Navy has become a very attractive option for the best our country has to offer. Getting them in isn't the problem. But if we hope to keep our best Sailors, we have to make sure we offer them the quality of life they have earned by wearing the cloth of our nation."

— **Master Chief Petty Officer of the Navy (SS/SW) Rick West**

Committed to remaining a rewarding place to serve, the U.S. Navy offers premium [compensation and benefit packages](#) to reward the talent of today's Sailor and meet their life-work balance demands. By providing healthcare, life insurance, training, education, and other benefits, the Navy is able to recruit and retain the best and brightest.

Outpacing Today's Economy

The Navy offers Sailors world-class benefits such as annual pay increases, the opportunity to invest in the [Thrift Savings Plan](#) and special incentive pays to provide a foundation for financial success.

- Competitive benefits are offered to retain skills required in the workforce including contract bonuses, retention bonuses, affordable health insurance and 30 days paid annual leave. Additionally, Sailors are eligible for full, inflation protected retirement after 20 years of active service and receive 50 percent of their base pay.
- More than a dozen pay and allowances are allotted, in excess of base pay, to include: clothing, housing, sustenance and specialty pays that are tailored to the assignment of each individual.
- Federal tax advantages are applied to all retirement savings and allowances including cost of living and housing. Total savings can amount to thousands of dollars each year.
- Navy rewards top performance with career advancement opportunities. Sailors are provided the tools to succeed through mentorship, sponsorship and career guidance programs.

Sailor & Family Readiness

A wide range of benefits are available to Sailors and their families to promote career flexibility as well as personal and professional growth. [Career Handbook 2009](#) details Navy benefits available today.

- Navy values an educated workforce and provides opportunities for Sailors to complete all levels of education through the [Post-9/11 GI Bill](#), [Navy College Program for Afloat College Education](#), [Servicemembers Opportunity Colleges degree program for the Navy](#), Navy Reserve Officer Training Corps, and the [U.S. Naval Academy](#).
- To consistently reward quality service with quality benefits, programs and policies are reviewed and updated. Current life-work integration initiatives include tele-working and [career intermission pilot programs](#).
- Family readiness fuels Sailor readiness, therefore the Navy provides free and complete mental, dental and medical care for Sailors and affordable healthcare for family members through [TRICARE](#). In addition, [Fleet and Family Support Centers](#) worldwide provide an array of free services to include legal assistance, tax assistance, family counseling and employment support.
- The Navy offers challenging assignments, community outreach and worldwide travel opportunities to fulfill personal and professional growth.

Key Messages

- The Navy is a recognized Top 50 employer of choice.
- Providing varied, flexible and timely benefits contributes to an agile and effective Fleet.
- High-quality benefits are provided to enhance the well-being of Sailors and their families.
- The Navy is committed to the personal and professional growth of Sailors and their families.

Facts & Figures

- Navy's annual pay raise has exceeded the annual civilian workforce pay raise for 10 consecutive years.
- [Navy Child and Youth programs](#) are among the highest quality in the nation, accredited with the National Association for the Education of Young Children.
- Navy Exchanges offer goods at an average savings of 23 percent, and commissaries offer an average savings of 30 percent when compared to commercial stores.